

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Todd E Mummert
Debtor(s)

Bankruptcy Case No.: 17-70093-JAD
Issued Per Sep. 27, 2018 Proceeding
Chapter: 13
Docket No.: 112 - 97, 109
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 15, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$5,000 including any fees paid to prior counsel.
The claim of Wilmington Savings Fund Society at Claim No. 12 shall be paid per loan modification with subsequent payment changes implemented.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 2, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Todd E Mummert
DebtorCase No. 17-70093-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel
Form ID: 149Page 1 of 3
Total Noticed: 42

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Todd E Mummert, 5K Twin Rivers Road, East Windsor, NJ 08520-5230
 cr +Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor,
 Coral Gables, FL 33146-1837
 cr +USSCO Federal Credit Union, McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1220
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
 14362593 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
 14362594 +Bank of America, Attn: Bankruptcy Department, P.O. Box 31785, Tampa, FL 33631-3785
 14362606 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)
 14362599 +CapOne/Boscov's, P.O. Box 30253, Salt Lake City, UT 84130-0253
 14362600 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420
 14362603 ++FIRSTENERGY CORPORATION, PO BOX 16001, READING PA 19612-6001
 (address filed with court: FirstEnergy Corporation, 76 S. Main Street, Akron, OH 44308)
 14362604 +Gleason, Barbin & Markovitz, LLP, Attn: William Gleason Barbin, Solicitor, 206 Main Street,
 Johnstown, PA 15901-1509
 14362612 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14362614 +Phelan, Hallinan, LLP, c/o Matthew Brushwood, Esquire, 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103-1823
 14362616 +Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
 14381581 +USSCO Johnstown Federal Credit Union, c/o McGrath McCall, P.C.,
 Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14362621 +Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
 14398386 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 14362623 +Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14362592 +E-mail/Text: g20956@att.com Oct 03 2018 02:34:48 AT&T Mobility, P.O. Box 6416,
 Carol Stream, IL 60197-6416
 14362595 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 03 2018 02:34:45
 Bayview Loan Servicing, 4425 Ponce de Leon Boulevard, 5th Floor, Miami, FL 33146-1837
 14362596 +E-mail/Text: notices@burt-law.com Oct 03 2018 02:35:04 Burton Neil & Associates, P.C.,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14362597 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 03 2018 02:39:52 CACH, LLC,
 4340 South Monaco Street, Unit 2, Denver, CO 80237-3485
 14362598 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 03 2018 02:39:45
 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14642014 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 03 2018 02:39:06 Directv, LLC,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14362601 +E-mail/Text: mrdiscen@discover.com Oct 03 2018 02:33:37 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 14372947 E-mail/Text: mrdiscen@discover.com Oct 03 2018 02:33:37 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14362602 +E-mail/Text: bknotice@ercbpo.com Oct 03 2018 02:34:28 Enhanced Recovery Co., LLC,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14362605 +E-mail/Text: ally@ebn.phinsolutions.com Oct 03 2018 02:33:36 GMAC Mortgage,
 P.O. Box 9001719, Louisville, KY 40290-1719
 14362607 E-mail/Text: cio.bncmail@irs.gov Oct 03 2018 02:33:46 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 14362609 E-mail/Text: bknotices@mbandw.com Oct 03 2018 02:34:42 McCarthy, Burgess, & Wolff,
 The MB&W Building, 2600 Cannon Road, Cleveland, OH 44146
 14362610 +Fax: 407-737-5634 Oct 03 2018 03:18:49 Ocwen Loan Servicing, LLC,
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 14375903 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2018 02:39:49
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14362613 +E-mail/Text: RVSVCBICNOTIC1@state.pa.us Oct 03 2018 02:34:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14522982 E-mail/Text: bkdepartment@rtresolutions.com Oct 03 2018 02:34:32
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 14362615 +E-mail/Text: bkdepartment@rtresolutions.com Oct 03 2018 02:34:32
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
 14362617 +E-mail/Text: bkteam@selenefinance.com Oct 03 2018 02:33:42 Selene Finance,
 9990 Richmond, Suite 400 South, Houston, TX 77042-4546
 14648222 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 03 2018 02:34:45
 The Bank of New York Mellon, Trustee (See 410), c/o Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 14362618 +E-mail/Text: bknotices@totalcardinc.com Oct 03 2018 02:34:20 Total Card,
 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
 14362619 +E-mail/Text: JBRLANSKY@USSCOFCU.NET Oct 03 2018 02:35:11 USSCO FCU, 532 Oakridge Drive,
 Johnstown, PA 15904-6915

District/off: 0315-7

User: jhel
Form ID: 149

Page 2 of 3
Total Noticed: 42

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14362620 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 03 2018 02:33:34
Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

14362622 +E-mail/Text: BKRMailOps@weltman.com Oct 03 2018 02:34:28 Weltman, Weinberg & Reis, Co.,
c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

14648223 +E-mail/Text: bkteam@selenefinance.com Oct 03 2018 02:33:42
Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Selene Finance LP,
9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FO
cr Deutsche Bank Trust Company Americas As Trustee et
cr JPMorgan Chase Bank, N.A.
cr Real Time Resolutions Inc.
cr The Bank Of New York Mellon, etal
cr The Bank fo New York Mellon, et al...
cr WELLS FARGO BANK, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ

14640612 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14631400* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029

14362608 ##+Johnstown Regional Sewage, 410 Main Street, P.O. Box 610, Johnstown, PA 15907-0610

14362611 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893

14382272 ##+Penelec, c/o FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-6771

TOTALS: 9, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com

James A. Prostko on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com

James A. Prostko on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee et al.
pawb@fedphe.com, james.prostko@phelanhallinan.com

Jill Manuel-Coughlin on behalf of Defendant The Bank of New York Mellon fka The Bank of New York as Trustee For the Certificate Holders of the CWMBS, Inc., CHL Mortgage Pass-Through Trust 2004-25, Mortgage Pass-Through Certificates jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

Jill Manuel-Coughlin on behalf of Creditor The Bank Of New York Mellon, etal jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

Jill Manuel-Coughlin on behalf of Creditor The Bank fo New York Mellon, et al...
jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com

District/off: 0315-7

User: jhel
Form ID: 149

Page 3 of 3
Total Noticed: 42

Date Rcvd: Oct 02, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Karina Velter on behalf of Creditor Real Time Resolutions Inc. amps@manleydeas.com
Karina Velter on behalf of Defendant Real Time Solutions, Inc. amps@manleydeas.com
Kenneth P. Seitz on behalf of Debtor Todd E Mummert thedebterasers@aol.com
Kenneth P. Seitz on behalf of Plaintiff Todd E Mummert thedebterasers@aol.com
Kevin M BATTERY on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust
kbattery@rascrane.com
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et. al. pabk@logs.com
Kirsten S. Penn on behalf of Creditor USSCO Federal Credit Union kpenn@lenderlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com
Thomas Song on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2007-QS6 pawb@fedphe.com

TOTAL: 18